



Jeff T. Graham
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Via: Overnight Courier

September 29, 2010

Attn: J.T. Warner
Making Home Affordable Compliance
Mailstop C3F
8000 Jones Branch Drive
McLean, VA 22102

RE: Initial HAMP Servicer Certification

Mr. Warner:

Please find enclosed the executed Initial Servicer Certification in compliance with Supplemental Directive 10-06. Select Portfolio Servicing, Inc. ("SPS") has elected to make subsequent Certifications as of the anniversary date of the initial certification.

SPS has performed the testing required to validate the controls detailed in Exhibit C to Supplemental Directive 10-06. Based on our testing and other HAMP controls and Quality Assurance Reviews we do not have any areas of material non-compliance with the program to report.

In addition, Making Home Affordable Compliance (MHAC) has performed multiple on-site audits in order to validate underwriting procedures, treatment of documents, data mapping from source systems into IR2, treatment of escrow elements, solicitation and eligibility criteria, quality assurance, third party outreach, foreclosure postponement, NPV processes, payment processing, incentive reconciliation, governance, etc. To date, SPS has not been notified by MHAC of any areas of non-compliance nor have we received any reports that identify any areas of non-compliance from their seven on-site visits.

Please feel free to contact me directly with any questions or concerns you have regarding this documentation.

Sincerely,

A handwritten signature in black ink that reads "J. T. Graham". The signature is stylized with a large, sweeping "J" and "G".

Jeff T. Graham
Chief Compliance Officer
Senior Vice-President

Attachment: Initial Certification Form